

UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

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In re:

GLORIA KAY PHILLIPS,

(Bankr. Case No. 11-07993)

Debtor.

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JAMES W. BOYD,

Plaintiff,

Case No. 1:12-CV-1001  
(Adv. Pro. No. 12-80032)

v.

HON. GORDON J. QUIST

FEDERAL CONSUMER RELIEF, LLC,

Defendant.

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**ORDER ADOPTING REPORT AND RECOMMENDATION**  
**AND ENTERING JUDGMENT IN FAVOR OF PLAINTIFF-TRUSTEE**

The Court has reviewed the Report and Recommendation filed by the United States Bankruptcy Judge in this action. The Report and Recommendation was duly served on Defendant on August 29, 2012. No objections have been filed pursuant to Fed. R. Bankr. P. 9033. Therefore,

**IT IS HEREBY ORDERED** that the Report and Recommendation of the Bankruptcy Judge (docket no. 1-1), filed August 28, 2012, is **approved** and **adopted** as the opinion of the Court.

**IT IS FURTHER ORDERED** that judgment is entered in **favor of Plaintiff** and **against Defendant** in the amount of \$3,353.74, together with interest at the statutory rate and costs of \$293.00 pursuant to 11 U.S.C. § 550.

Dated: September 24, 2012

/s/ Gordon J. Quist  
GORDON J. QUIST  
UNITED STATES DISTRICT JUDGE